Fill in this information to identify the case:

Debtor 1 Wesley Matthew Kunkel

Debtor 2 (Spouse, if filing) ____________________

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 23-01205-HWV

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust

Court claim no. (if known): 1-1

Last 4 digits of any number you use to identify the debtor's account: 9 1 0 2

Date of payment change: Must be at least 21 days after date of this notice: 05/01/2025

New total payment: Principal, interest, and escrow, if any: $ 931.81

Part 1: Escrow Account Payment Adjustment

1. **Will there be a change in the debtor's escrow account payment?**

☐ No
☑ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ____________________

Current escrow payment: $ 400.42 **New escrow payment:** $ 459.69

Part 2: Mortgage Payment Adjustment

2. **Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☑ No
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ____________________

Current interest rate: _______% **New interest rate:** _______%

Current principal and interest payment: $ _______ **New principal and interest payment:** $ _______

Part 3: Other Payment Change

3. **Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☑ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: ____________________

Current mortgage payment: $ _______ **New mortgage payment:** $ _______

Debtor 1 Wesley Matthew Kunkel
First Name Middle Name Last Name

Case number *(if known)* 23-01205-HWV

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☑ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/ Brian E. Caine
Signature

Date 03/24/2025

Print: Brian E. Caine
First Name Middle Name Last Name

Title Attorney

Company Parker McCay, P.A.

Address 9000 Midlantic Drive, Suite 300
Number Street

Mount Laurel NJ 08054
City State ZIP Code

Contact phone 856-985-4059

Email bcaine@parkermccay.com

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603
For Inquiries: 800-365-7107

Final

Analysis Date: February 04, 2025
Loan:
Property Address:
2225 COPENHAFFER RD
DOVER, PA 17315

WESLEY KUNKEL
2225 COPENHAFFER RD
DOVER PA 17315

Annual Escrow Account Disclosure Statement - Account History

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information	Contractual	Effective May01, 2025
P & I Pmt:	$472.12	$472.12
Escrow Pmt:	$400.42	$459.69
Other Funds Pmt:	$0.00	$0.00
Asst. Pmt (-):	$0.00	$0.00
Reserve Acct Pmt:	$0.00	$0.00
Total Payment	$872.54	$931.81

Prior Esc Pmt	May 01, 2024
P & I Pmt:	$472.12
Escrow Pmt:	$400.42
Other Funds Pmt:	$0.00
Asst. Pmt (-):	$0.00
Resrv Acct Pmt:	$0.00
Total Payment	$872.54

Escrow Balance Calculation	
Due Date:	May 01, 2024
Escrow Balance:	-$9.56
Anticipated Pmts to Escrow:	$4,805.04
Anticipated Pmts from Escrow (-):	$890.61
Anticipated Escrow Balance:	$3,904.87

Shortage/Overage Information	Effective May01, 2025
Upcoming Total Annual Bills	$5,516.30
Required Cushion	$919.38
Required Starting Balance	$3,246.62
Escrow Shortage	$0.00
Surplus	$658.25

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 919.38. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 919.38 or 1/6 of the anticipated payment from the account.

*** Since you are in an active bankruptcy, your new payment shown above is the post-petition payment amount.*

This is a statement of actual activity in your escrow account from May 2024 to Apr 2025. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow Anticipated	Payments to Escrow Actual	Payments From Escrow Anticipated	Payments From Escrow Actual		Description	Escrow Balance Required	Escrow Balance Actual
						Starting Balance	2,674.13	(11,920.68)
May 2024	396.09	800.84	1,291.00		*	Hazard	1,779.22	(11,119.84)
Jun 2024	396.09	800.84			*		2,175.31	(10,319.00)
Jul 2024	396.09				*		2,571.40	(10,319.00)
Aug 2024	396.09	800.84			*		2,967.49	(9,518.16)
Aug 2024				2,580.69	*	School Tax	2,967.49	(12,098.85)
Sep 2024	396.09	800.84	2,571.41		*	School Tax	792.17	(11,298.01)
Oct 2024	396.09	400.42			*		1,188.26	(10,897.59)
Nov 2024	396.09	800.84			*		1,584.35	(10,096.75)
Dec 2024	396.09	800.84			*		1,980.44	(9,295.91)
Jan 2025	396.09	400.42			*		2,376.53	(8,895.49)
Feb 2025	396.09				*		2,772.62	(8,895.49)
Mar 2025	396.09				*		3,168.71	(8,895.49)
Apr 2025	396.09		890.61		*	Town Tax	2,674.19	(8,895.49)
						Anticipated Transactions	2,674.19	(8,895.49)
Apr 2025		4,805.04 P		890.61		Town Tax		(4,981.06)
	$4,753.08	$10,410.92	$4,753.02	$3,471.30				

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.
P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Final

Analysis Date: February 04, 2025
Loan:

Annual Escrow Account Disclosure Statement - Projections for Coming Year

THIS NOTICE IS BEING PROVIDED PURSUANT TO THE REAL ESTATE SETTLEMENT PROCEDURES ACT AND REGULATION X. TO THE EXTENT THE LOAN DESCRIBED BELOW IS INCLUDED IN AN ACTIVE BANKRUPTCY CASE OR IS SUBJECT TO A BANKRUPTCY DISCHARGE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT THE DEBT FROM YOU PERSONALLY

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account
Your unpaid pre-petition escrow Amount is $8,885.93. This amount has been removed from the projected starting balance.

Original Pre-Petition Amouont $8,885.93, Paid Pre-Petition Amount $0.00, Remaining Pre-Petition Amount $8,885.93.

Date	Anticipated Payments			Escrow Balance	
	To Escrow	From Escrow	Description	Anticipated	Required
			Starting Balance	3,904.87	3,246.62
May 2025	459.69	2,045.00	Hazard	2,319.56	1,661.31
Jun 2025	459.69			2,779.25	2,121.00
Jul 2025	459.69			3,238.94	2,580.69
Aug 2025	459.69			3,698.63	3,040.38
Sep 2025	459.69	2,580.69	School Tax	1,577.63	919.38
Oct 2025	459.69			2,037.32	1,379.07
Nov 2025	459.69			2,497.01	1,838.76
Dec 2025	459.69			2,956.70	2,298.45
Jan 2026	459.69			3,416.39	2,758.14
Feb 2026	459.69			3,876.08	3,217.83
Mar 2026	459.69			4,335.77	3,677.52
Apr 2026	459.69	890.61	Town Tax	3,904.85	3,246.60
	$5,516.28	$5,516.30			

G – Pending Disbursements prior to the bankruptcy filing date. Pre-petition disbursements.

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 3,904.87. Your starting balance (escrow balance required) according to this analysis should be $3,246.62. This means you have a surplus of 658.25. This surplus must be returned to you unless it is less than $50.00, in which case we have the option of retaining in your escrow account and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.
A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be 5,516.30. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	$459.69
Surplus Reduction:	$0.00
Shortage Installment:	$0.00
Rounding Adjustment Amount:	$0.00
Escrow Payment:	$459.69

Please read the following important notices as they may affect your rights.

Newrez LLC dba Shellpoint Mortgage Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. Newrez LLC dba Shellpoint Mortgage Servicing's NMLS ID is 3013.

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource(800-342-9647) and the United States Armed Forces Legal Assistance or other similar agencies. For more information, please visit the Military OneSource website www.militaryonesource.mil/.

Notice of Error or Information Request Address
You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Informational Request, please write to us. Additionally, if you believe we have furnished inaccurate information to credit reporting agencies, please write to us with specific details regarding those errors and any supporting documentation that you have and we will assist you. Error Resolution, including concerns of inaccurate information sent to credit reporting agencies, or requests for information should be sent to the following address

Shellpoint Mortgage Servicing
P.O. Box 10826
Greenville, SC 29603

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

A successor in interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, please contact by phone, mail or email to start the confirmation process.

Our system of record has your preferred language as English.

If you prefer to receive communication in a language other than English, please contact us at 800-365-7107 to speak with a translator in your preferred language about the servicing of your loan or a document you received.

Si prefiere recibir las comunicaciones en otro idioma que no sea el inglés, por favor, contáctenos en el 800-365-7107 para hablar con un traductor en el idioma de su preferencia sobre la gestión de su préstamo o cualquier documento que haya recibido.

如果您要使用英语以外的其他语言进行交流，请致电 800-365-7107，我们将根据您首选的语言安排相应的译员，与您就贷款服务事项或您所接收的文件进行商讨。

Please note that we operate as Newrez Mortgage LLC dba Shellpoint Mortgage Servicing in Arkansas and Texas

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA

Wesley Matthew Kunkel	:
	: **CHAPTER 13**
Debtor	: **CASE NO: 1:23-bk-01205-HWV**
--	:
	:
US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust	:
	:
Movant	:
v.	:
	:
Wesley Matthew Kunkel	:
	:
Debtor	:
and	:
	:
Jack N. Zaharopoulos (Trustee)	:
	:
Respondents	:
---	:

CERTIFICATE OF SERVICE OF
NOTICE OF MORTGAGE PAYMENT CHANGE

I, Brian E. Caine, Esq. certify under penalty of perjury that I served the above captioned pleading on the parties at the addresses specified below on March 24, 2025.

SERVICE BY Notice of Electronic Filing:

Michael A. Cibik. Esq.
Cibik Law, P.C.
1500 Walnut Street, Suite 900
Philadelphia, PA 19102

Jack N. Zaharopoulos
Standing Chapter 13 Trustee
8125 Adams Drive, Suite A
Hummelstown, PA 17036

United States Trustee
US Courthouse
1501 N. 6th St
Harrisburg, PA 17102

SERVICE BY First-Class Mail:

Wesley Matthew Kunkel
2225 Copenhaffer Rd
Dover, PA 17315-1839

EXECUTED ON: March 24, 2025

By: /s/Brian E. Caine
BRIAN E. CAINE, ESQ.
PA Attorney ID 86057
PARKER McCAY P.A.
9000 Midlantic Drive, Suite 300
Mount Laurel, New Jersey 08054
(p) 856-985-4059
(fax) 856-596-3427
bcaine@parkermccay.com
Attorney for Movant, US Bank Trust National Association, Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust